

7jgmtwoh (1/12)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

In Re: John Camungao Madayag and Grace Dominquez
Madayag ABOVE MED
Debtor

Bankruptcy Case No.
12-50040-jwv13

**John Camungao Madayag
Grace Dominguez Madayag**
Plaintiff(s)

Adversary Case No.
12-05004-jwv

v.

CitiMortgage, Inc.
Defendant(s)

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable Jerry W. Venters , United States Bankruptcy Judge, and a decision having been reached without trial or hearing.

IT IS ORDERED AND ADJUDGED: that the Court finds the Plaintiffs residential real property at 1604 N.W. 54th Terrace, Kansas City, Clay and Platte County, Missouri is their principal and only residence; that the fair market value of Plaintiffs residence located at 1604 N.W. 54th Terrace, Kansas City, Clay and Platte County, Missouri is \$200,000.00; that the second Mortgage Lien held by Citi, with an estimated balance in the amount of \$54,838.82 be declared void, the claim of Citi if filed, be determined to be totally unsecured, and the Plaintiffs are authorized to treat the claim of Citi if filed, in their Chapter 13 Plan, as an unsecured claim and be classified as fully unsecured and paid in the same manner as all other unsecured nonpriority claims and for such additional or alternative relief as the Court deems just and proper.

The foregoing Memorandum Opinion constitutes Findings of Fact and Conclusions of Law as required by Rule 7052, Rules of Bankruptcy.

Ann Thompson
Court Executive

By: /s/ Jamie Hinkle
Deputy Clerk



Date of issuance: 5/21/12

Court to serve